

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Tamala L Reynolds
Debtor

Case No. 17-04224-JJT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 31

Date Rcvd: Feb 05, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 07, 2018.

db
4978725 +Tamala L Reynolds, 148 Canterbury Road, Bushkill, PA 18324-7600
+Bank Of America, 4909 Savarese Cir, Tampa, FL 33634-2413
4978732 +Citibank/Goodyear, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040,
S Louis, MO 63179-0040
4978734 +Citibank/Sunoco, Citicorp Credit Card/Centralized Bankrup, Po Box 790040,
St Louis, MO 63179-0040
4978743 +Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222-4747
4978746 +Sunterra Financial Srv, Inc, Attn: Bankruptcy, 3865 W Cheyenne Ave, Las Vegas, NV 89135
4978747 +Sunterra Financial Srv, Inc, 10600 W Charleston Blvd, Las Vegas, NV 89135-1014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

4978724 +EDI: BANKAMER.COM Feb 05 2018 19:08:00 Bank Of America, Nc4-105-03-14, Po Box 26012,
Greensboro, NC 27420-6012
4978726 +EDI: TSYS2.COM Feb 05 2018 19:08:00 Barclays Bank Delaware, 100 S West St,
Wilmington, DE 19801-5015
4978727 +EDI: TSYS2.COM Feb 05 2018 19:08:00 Barclays Bank Delaware, Po Box 8803,
Wilmington, DE 19899-8803
4978729 EDI: CAPITALONE.COM Feb 05 2018 19:08:00 Capital One, 15000 Capital One Dr,
Richmond, VA 23238
4978728 +EDI: CAPITALONE.COM Feb 05 2018 19:08:00 Capital One, Attn: Bankruptcy, Po Box 30253,
Salt Lake City, UT 84130-0253
4978730 +EDI: CHASE.COM Feb 05 2018 19:08:00 Chase Card, Attn: Correspondence Dept, Po Box 15298,
Wilmington, DE 19850-5298
4978731 +EDI: CHASE.COM Feb 05 2018 19:08:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298
4978733 +EDI: CITICORP.COM Feb 05 2018 19:08:00 Citibank/Goodyear, Po Box 6497,
Sioux Falls, SD 57117-6497
4978735 +EDI: CITICORP.COM Feb 05 2018 19:08:00 Citibank/Sunoco, Po Box 6497,
Sioux Falls, SD 57117-6497
4978736 +EDI: RCSFNBMARIN.COM Feb 05 2018 19:08:00 Credit One Bank Na, Po Box 98873,
Las Vegas, NV 89193-8873
4978737 +EDI: RCSFNBMARIN.COM Feb 05 2018 19:08:00 Credit One Bank Na, Po Box 98875,
Las Vegas, NV 89193-8875
4978739 EDI: DISCOVER.COM Feb 05 2018 19:08:00 Discover Financial, Po Box 15316,
Wilmington, DE 19850
4978738 +EDI: DISCOVER.COM Feb 05 2018 19:08:00 Discover Financial, Po Box 3025,
New Albany, OH 43054-3025
4978740 +E-mail/Text: bk@lendingclub.com Feb 05 2018 19:05:56 Lending Club Corp, 71 Stevenson St,
Suite 300, San Francisco, CA 94105-2985
4979060 +EDI: PRA.COM Feb 05 2018 19:08:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
4978742 +E-mail/Text: bankruptcy@loanpacific.com Feb 05 2018 19:06:02 Pacific Union Financial,
1603 LBJ Fwy Ste 500, Farmers Branch, TX 75234-6071
4978744 +E-mail/Text: bankruptcy@prosper.com Feb 05 2018 19:05:57 Prosper Marketplace Inc,
Po Box 396081, San Francisco, CA 94139-6081
4978745 +E-mail/Text: bankruptcy@prosper.com Feb 05 2018 19:05:57 Prosper Marketplace Inc,
101 2nd St Fl 15, San Francisco, CA 94105-3672
4978748 +EDI: RMSC.COM Feb 05 2018 19:08:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
4978749 +EDI: RMSC.COM Feb 05 2018 19:08:00 Synchrony Bank/Walmart, Po Box 965024,
Orlando, FL 32896-5024
4978750 EDI: TDBANKNORTH.COM Feb 05 2018 19:08:00 TD Bank NA, PO Box 1377,
Lewiston, ME 04243-1377
4978751 EDI: USBANKARS.COM Feb 05 2018 19:08:00 US Bank/Rms CC, Po Box 108,
Saint Louis, MO 63166
4978753 +EDI: WFFC.COM Feb 05 2018 19:08:00 Wells Fargo Bank, Po Box 14517,
Des Moines, IA 50306-3517
4978752 +EDI: WFFC.COM Feb 05 2018 19:08:00 Wells Fargo Bank, Po Box 10438, Macf8235-02f,
Des Moines, IA 50306-0438

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4978741* +Lending Club Corp, 71 Stevenson St Ste 300, San Francisco, CA 94105-2985

TOTALS: 0, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 07, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 5, 2018 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Pacific Union Financial, LLC bkgroup@kmlawgroup.com
Kim M Diddio on behalf of Debtor 1 Tamala L Reynolds kdiddio@diddiolaw.com,
kdiddio@gmail.com;r52326@notify.bestcase.com
Mark J. Conway (Trustee) PA40@ecfcbis.com,
mjc@mjconwaylaw.com;connie@mjconwaylaw.com;info@mjconwaylaw.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

Information to identify the case:Debtor 1 **Tamala L Reynolds**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1837**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Middle District of Pennsylvania**Case number: **5:17-bk-04224-JJT****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Tamala L Reynolds
aka Tamala Lorraine Reynolds, aka Tamala
Reynolds

**By the
court:**

Honorable John J. Thomas
United States Bankruptcy Judge

By: AutoDocketer, Deputy Clerk

February 5, 2018**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.